



Order Filed on February 28, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

Gavin N. Stewart, Esq.

*Of Counsel to Bonial & Associates, P.C.*

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*Attorney for Specialized Loan Servicing LLC as  
servicing agent for Citigroup Mortgage Loan  
Trust 2006-AR1, Mortgage-Backed Notes, Series  
2006-AR1, U.S. Bank National Association, as  
Indenture Trustee*

Chapter 13

In re:

Case No. 18-25736-MBK

Michael Goula

Hearing Date: February 22, 2023

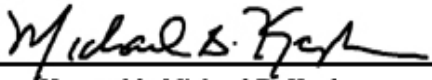
Debtor.

Judge Michael B. Kaplan

**CONSENT ORDER VACATING AUTOMATIC STAY**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: February 28, 2023**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtor: Michael Goula  
Case No.: 18-25736-MBK  
Caption of Order: **CONSENT ORDER VACATING AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Creditor's Certification of Defaultt ("COD") filed by Specialized Loan Servicing LLC as servicing agent for Citigroup Mortgage Loan Trust 2006-AR1, Mortgage-Backed Notes, Series 2006-AR1, U.S. Bank National Association, as Indenture Trustee ("Creditor"), whereas the post-petition arrearage was \$42,841.86 as of January 4, 2023, whereas the Creditor and Debtor entered into a loan modification effective October 1, 2019 that cured the pre-petition arrearage due at that time, whereas the Parties acknowledge that the foreclosure process characteristically takes longer than 90 days from the date relief from the stay is granted to be concluded, and whereas the Debtor and Creditor seek to resolve the Motion, it is **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) and co-debtor stay provided under 11 U.S.C. §1301 as to Creditor's interest in the following property: **5 Willow Court, Stafford Twp, New Jersey 08050** ("Property") are terminated.

2. Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the Property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

3. Creditor may join the Debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

**STIPULATED AND AGREED:**

/s/ Kenneth Borger

Kenneth Borger, Esq.  
Brenner Spiller & Archer  
175 Richey Ave  
Collingswood, NJ 08107  
*Counsel for Debtor*

/s/ Gavin N. Stewart

Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel for Creditor*

In re:  
Michael Goula  
Debtor

Case No. 18-25736-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 28, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2023:

Recip ID	Recipient Name and Address
db	+ Michael Goula, 5 Willow Court, Manahawkin, NJ 08050-7801

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew Thomas Archer	on behalf of Debtor Michael Goula aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-AR1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank National Association as Indenture Trustee for Citigroup Mortgage Loan Trust 2006-AR1, Mortgage-Backed Notes, Series 2006-AR1 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

District/off: 0312-3

User: admin

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Date Rcvd: Feb 28, 2023

Form ID: pdf903

Total Noticed: 1

Krystin Miranda Kane

on behalf of Creditor U.S. Bank National Association as Indenture Trustee for Citigroup Mortgage Loan Trust 2006-AR1,  
Mortgage-Backed Notes, Series 2006-AR1 kralex@logs.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7